

4. The system of claim 22, wherein the first system is adapted to receive the identification of the recipient of the scrip prior to issuing the scrip to the recipient.

5. The system of claim 4, wherein the first system is further adapted to hash the identification of the recipient of the scrip with a nonce and store the hash in the issued scrip as the value derived from the recipient of the scrip.

B1 6. (Amended) The system of claim 5, wherein the received identification of the recipient of the scrip is a hash of identifying information with a second nonce.

11. (Amended) A method of providing a refund in an electronic commerce system, comprising the steps of:

receiving, by a second party from a first party, electronic currency for which the first party seeks a refund, wherein the electronic currency includes a first value derived from information identifying the first party and wherein the second party is unable to identify the first party with the first value;

B2 receiving, by the second party from the first party, the information identifying the first party and values for transforming the information identifying the first party into the first value;

using, by the second party, the values for transforming the information identifying the first party into the first value to transform the information identifying the first party into a second value;

comparing, by the second party, the second value with the first value; and

enabling, by the second party, a refund for the electronic currency if the first value matches the second value.

B3 12. (Amended) The method of claim 11, wherein the step of receiving the information identifying the first party and values for transforming the information identifying the first party into the first value comprises the steps of:

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receiving, by the second party, information uniquely identifying the first party; and

receiving, by second party, at least one nonce with which the information uniquely identifying the first party is hashed to produce the second value.

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13. The method of claim 11, wherein the information identifying the first party includes a predetermined value.

14. The method of claim 13, wherein the predetermined value is a text string.

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15. (Amended) The method of claim 11, further comprising the step of:  
issuing, by the second party to the first party, a refund coupon entitling the first party to a refund for the electronic currency.

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16. The method of claim 15, further comprising the steps of:  
receiving, by a third party from the first party, the refund coupon and the electronic currency for which the first party seeks a refund;  
receiving, by the third party from the first party, an identification value for electronic currency previously issued by the third party; and  
issuing, by the third party to the first party, electronic currency having the provided identification value.

17. A computer readable medium having computer instructions encoded thereon for directing a computer system to provide a refund in an electronic commerce system, the computer instructions comprising instructions for:  
receiving a request to refund electronic currency, the electronic currency including a value identifying the party to whom the currency was issued;  
receiving, from the party seeking the refund, identifying information identifying the party seeking the refund and values for transforming the information identifying the party seeking the refund into the value